

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JOHN K SMITH
GLORIA JEAN SMITH
Debtor(s)

Case No. 09-38757

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/16/2009.
- 2) The plan was confirmed on 12/18/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/03/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/16/2013.
- 6) Number of months from filing to last payment: 47.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,944.00.
- 10) Amount of unsecured claims discharged without payment: \$39,279.61.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,015.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$15,015.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,245.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$719.37
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,964.37

Attorney fees paid and disclosed by debtor: \$255.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
APPLIED BANK	Unsecured	1,619.00	1,744.69	1,744.69	100.81	0.00
CHECK INTO CASH INC	Unsecured	465.00	426.88	426.88	24.67	0.00
COLLECTION PROFESSIONALS INC	Unsecured	24,919.00	668.97	668.97	38.65	0.00
COLLECTION PROFESSIONALS INC	Unsecured	8,220.00	11,015.30	11,015.30	636.48	0.00
COLLECTION PROFESSIONALS INC	Unsecured	NA	1,593.85	1,593.85	92.09	0.00
COLLECTION PROFESSIONALS INC	Unsecured	0.00	172.48	172.48	9.97	0.00
COMMUNITY LENDERS	Unsecured	NA	1,310.55	1,310.55	75.73	0.00
COMMUNITY LENDERS	Secured	4,768.00	4,767.65	4,767.65	4,767.65	568.57
COMMUNITY LENDERS	Secured	3,525.00	3,525.00	3,525.00	3,525.00	331.72
COTTONWOOD FINANCIAL LTD	Unsecured	625.00	957.67	957.67	55.34	0.00
HEIGHTS FINANCE	Secured	100.00	100.00	100.00	100.00	1.23
HEIGHTS FINANCE	Unsecured	NA	2,312.99	2,312.99	133.65	0.00
OSF MEDICAL GROUP	Unsecured	8,050.00	NA	NA	0.00	0.00
PERSONAL FINANCE	Unsecured	NA	4,837.26	4,837.26	279.50	0.00
PERSONAL FINANCE	Secured	100.00	100.00	100.00	100.00	1.23
PORTFOLIO RECOVERY ASSOC	Unsecured	472.00	293.19	293.19	16.94	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	525.00	590.75	590.75	34.13	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	256.00	563.42	563.42	32.56	0.00
PREMIER BANKCARD/CHARTER	Unsecured	402.00	NA	NA	0.00	0.00
PROFESSIONAL & MEDICAL COLL	Unsecured	475.00	NA	NA	0.00	0.00
SFC CENTRAL BANKRUPTCY	Unsecured	1,000.00	990.00	990.00	57.20	0.00
STROGER HOSPITAL	Unsecured	1,550.00	NA	NA	0.00	0.00
SUN LOAN OTTAWA IL	Unsecured	1,089.00	NA	NA	0.00	0.00
SUN LOAN OTTAWA IL	Unsecured	732.00	NA	NA	0.00	0.00
WORLD ACCEPTANCE CORP	Unsecured	100.00	1,158.26	1,158.26	66.93	0.58

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,292.65	\$8,292.65	\$900.29
All Other Secured	\$200.00	\$200.00	\$2.46
TOTAL SECURED:	\$8,492.65	\$8,492.65	\$902.75
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$28,636.26	\$1,654.65	\$0.58

Disbursements:	
Expenses of Administration	<u>\$3,964.37</u>
Disbursements to Creditors	<u>\$11,050.63</u>
TOTAL DISBURSEMENTS :	<u>\$15,015.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/03/2013

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.